

In re:  
Keanen T. Gross  
Debtor

Case No. 23-11177-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 04, 2023

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2023:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Keanen T. Gross, 516 W. Lawn Street, Lansdale, PA 19446-1525   |
| 14776149 | + David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807 |
| 14776157 | + Frederic I. Weinberg, Esquire, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973                   |
| 14776162 | + Troy Gross, 1101 E. Dorset Street, 1st Floor, Philadelphia, PA 19150-3116                                  |
| 14776164 | + Turquoise Johnson, 1101 E. Dorset Street, 2nd Floor, Philadelphia, PA 19150-3116                           |
| 14776166 | + Weltman, Weinberg & Reis Co., 170 S. Independence Mall West, Suite 874W, Philadelphia, PA 19106-3334       |

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                    | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| aty      | Email/Text: spitofskybk@verizon.net           | May 05 2023 00:10:00 | DAVID B. SPITOFSKY, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401  |
| tr       | + Email/Text: bncnotice@ph13trustee.com       | May 05 2023 00:10:00 | KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704                            |
| smg      | Email/Text: megan.harper@phila.gov            | May 05 2023 00:11:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595            |
| smg      | EDI: PENNDEPTREV                              | May 05 2023 03:59:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946   |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us       | May 05 2023 00:11:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946   |
| ust      | + Email/Text: ustpreregion03.ph.ecf@usdoj.gov | May 05 2023 00:11:00 | United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202 |
| 14776152 | + EDI: BANKAMER.COM                           | May 05 2023 03:59:00 | Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413   |
| 14776165 | Email/Text: megan.harper@phila.gov            | May 05 2023 00:11:00 | Water Revenue Bureau, Attn.: Pamela Elchert Thurmond, Esquire, Tax & Revenue Unit, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102            |
| 14776153 | + Email/Text: megan.harper@phila.gov          | May 05 2023 00:11:00 | City of Philadelphia/School Dist. Phila., Attn.: Megan N. Harper, Esquire, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1617               |
| 14776159 | + EDI: CITICORP.COM                           | May 05 2023 03:59:00 | Macys, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040   |
| 14776154 | + EDI: DISCOVER.COM                           | May 05 2023 03:59:00 | Discover Bank, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025   |

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| 14776155 | + Email/Text: bankruptcydepartment@tsico.com         | May 05 2023 00:11:00 | EOS CCA, P.O. Box 981008, Boston, MA 02298-1008   |
| 14776156 | Email/Text: bknotices@fbcs-inc.com                   | May 05 2023 00:10:00 | FBCS Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040   |
| 14776151 | + Email/Text: ustpregion03.ph.ecf@usdoj.gov          | May 05 2023 00:11:00 | Frederic J. Baker, Esquire, Assistant United States Trustee, Robert NC Nix, Sr. Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202 |
| 14776158 | ^ MEBN   | May 05 2023 00:02:56 | KML Law Group, P.C., Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541   |
| 14776160 | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | May 05 2023 00:10:00 | Navient Solutions, LLC, c/o Ascendium Education Services, P.O. Box 8961, Madison, WI 53708-8961   |
| 14776161 | + Email/PDF: ebnotices@pnmac.com                     | May 05 2023 00:24:22 | PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410   |
| 14777457 | Email/Text: bankruptcy@bbandt.com                    | May 05 2023 00:11:00 | Sheffield Financial, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847  |
| 14776163 | + Email/Text: bankruptcy@bbandt.com                  | May 05 2023 00:10:00 | Truist Bank, 214 North Tryon Street, Charlotte, NC 28202-2374   |

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| 14776150 | *+            | Keanen T. Gross, 516 W. Lawn Street, Lansdale, PA 19446-1525 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2023 at the address(es) listed below:

| Name                | Email Address   |
|---------------------|---|
| DAVID B. SPITOFISKY | on behalf of Debtor Keanen T. Gross spitofskybk@verizon.net<br>spitofskylaw@verizon.net; spitofsky.davidb.r112243@notify.bestcase.com |
| KENNETH E. WEST     | ecfemails@ph13trustee.com philaecf@gmail.com  |
| MARK A. CRONIN      | on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com   |

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

|  |                                  |             |   |
|--|----------------------------------|-------------|---|
| <b>Information to identify the case:</b> |                                  |             |   |
| Debtor 1:                                | Keanen T. Gross                  |             | Social Security number or ITIN: xxx-xx-8637 |
|  | First Name                       | Middle Name | Last Name                                   |
| Debtor 2:                                |                                  |             | Social Security number or ITIN: _____       |
| (Spouse, if filing)                      | First Name                       | Middle Name | Last Name                                   |
| United States Bankruptcy Court:          | Eastern District of Pennsylvania |             | Date case filed for chapter: 13 4/24/23     |
| Case number:                             | 23-11177-mdc                     |             |   |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|   | About Debtor 1:   | About Debtor 2:  |
|---|---|--|
| <b>1. Debtor's full name</b>  | Keanen T. Gross   |  |
| <b>2. All other names used in the last 8 years</b>  |   |  |
| <b>3. Address</b>   | 516 W. Lawn Street<br>Lansdale, PA 19446  |  |
| <b>4. Debtor's attorney</b><br>Name and address   | DAVID B. SPITOFISKY<br>Law Office of David B. Spitofsky<br>516 Swede Street<br>Norristown, PA 19401                       | Contact phone (610) 272-4555<br>Email: spitofskybk@verizon.net   |
| <b>5. Bankruptcy trustee</b><br>Name and address  | KENNETH E. WEST<br>Office of the Chapter 13 Standing Trustee<br>1234 Market Street – Suite 1813<br>Philadelphia, PA 19107 | Contact phone 215-627-1377<br>Email: ecfemails@ph13trustee.com   |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . | 900 Market Street<br>Suite 400<br>Philadelphia, PA 19107  | Hours open:<br>Philadelphia Office — 9:00 A.M. to 4:00 P.M.;<br>Reading Office — 9:00 A.M. to 4:00 P.M.<br><br>Contact phone (215)408-2800<br><br>Date: 5/4/23 |

**For more information, see page 2**

